

## Ask The Consul—Advance Fee Fraud Scam Awareness

Dear Readers,

We have received many inquiries from you lately regarding what appear to be Advance Fee Fraud scams, where victims are asked to send money to enroll in a conference or participate in some other activity. The thieves then take the money and nothing is ever heard from them regarding the activity that the victim signed up for. I would like to print one of your letters (names of the victims changed, of course) today and then provide you information on how to protect yourself from these kinds of scams. Public awareness of these kinds of scams is the best way to defeat them.

You may send us any of your questions regarding visas, immigration, American Citizens Services, or visa fraud cases to us at [askconsultbilisi@state.gov](mailto:askconsultbilisi@state.gov). I look forward to hearing from you.

Sincerely,  
Lindsay Henderson  
Consul  
U.S. Embassy Tbilisi

*Dear Consul,*

*I'm writing to inform you that two months ago, April 16,2007,we received two letters of invitation from a US-based organization identifying themselves as the "MUSLIM YOUTH WELFARE ORGANIZATION (MYWO)", giving their phone numbers and as 1-509-278-6698, Fax:1-425-944-5347 and internet address :http/www.orgsites.com/il/mysps. The first letter was from Ms. Jessica Montell, presenting herself as assistant to the Secretary of the MYWO, and the second was from Ms .Susan Smith, representing herself as the Secretary of this organization. In these letters, they invited our organization to participate in an International Conference on "MUSLIM YOUTHS SUICIDE PREVENTION STRATEGY 2007" which will be take place on June 26 to 29, 2007 in the MUSLIM YOUTHS WELFARE CONFERENCE HALL, West Lake Avenue, Peoria, Illinois, 61614,USA.*

*In response to this invitation, Dato, a volunteer worker in our NGO and myself, chairman of the Board, paid the registration fee of US\$115 per participant directly to Mr. Mario Bidan ,listed as the accountant of the MYWO by MoneyGram International, and faxed our registration forms and copies of our passports to MYWO as requested. On Friday, May 11,2007, Ms. Susan Smith informed us that she had been forwarded our group file to MYWO's Advocate-Barrister, John Eddison, Senior U.S. Immigration Advocate, Flagstaff, Washington DC, USA. Mr. Eddison then sent us Non Immigrant Visa Application Forms which we filled out and submitted to the US Immigration Dept Visa Section, by email to state\_immigra@dcemail.com. Also, at that time, I confirmed that I already have a valid multiple-entry U.S. visa.*

*On Friday, May 18, 2007 we received 2 letters from Mr. David Baker, an officer of USCIS and his secretary Ms. Ana Rita Collier, who informed us that Dato's application for an entry to the USA had been approved. On Saturday, May 19, 2007, this Barrister John Eddison informed us that he will forward our group official invitation letter, E flight tickets and the approved documents for Dato to the US Embassy in Tbilisi through DHL/UPS services.*

*We were waiting information from them or from the US Embassy Consulate by June 10, 2007. By then, when had had no word from them, we changed the date of Dato's interview at the US Consulate from June 11, 2007 to June 18, 2007. On June 18, 2007, Dato was not able to obtain the necessary Visa for entry in the US, because the Consulate hadn't had any information about this event.*

*Sadly, Dato and I are led to the conclusion that we are the victims of fraud and deceit. Our contact, Ms. Smith and her associates appear to be con-artists. Our follow up inquiries have had no response and even their formerly accessible MYWO website is no long viable. Indeed, after June 16, 2007 it has disappeared as well as every other means of connecting with MYWO.*

*Our communication with your office is prompted not only by the fact that the evidence suggests we have been defrauded but more importantly, given the tenor of present day international politics in this area, it seems not unreasonable to suspect that the motivation behind this fraud might well be an attempt to garner funds for international terrorism from unsuspecting sources here in the Republic of Georgia. Our NGO receives a number of invitations. However, given our present experience, we find ourselves confused about the legitimacy and authenticity of bona fide organizations and how to verify which ones are honest and which one are suspicious. While our financial loss has been minimal, the larger issue is our concern that we have unknowingly been compromised.*

*Therefore, we would like to request you can provide in determining the background of this US based organization. Is the motive to solicit fees from an NGO in a country with a struggling economy such ours simply to bilk us out of a few dollars to line their own pockets? Or, of great concern, is this offer to get us visas, pay for lodging, travel and other expenses, merely a ruse to gain support for the continuation of international terrorism by rogue groups posing as people seeking peaceful solutions for Islamic youth? This latter issue is one of grave concern to us and we request your assistance and invite your attention to look into this matter.*

*We will looking forward to your reply and will be very willing to provide you with any documentation necessary to support our concerns. To this end, I am willing to make myself and staff available to pursue this matter to a reasonable conclusion.*

*Yours sincerely,*

### *A Concerned Citizen*

Thank you for bringing this case to my attention. There is extensive information available on the State Department website regarding International Financial Scams at: [http://travel.state.gov/travel/cis\\_pa\\_tw/financial\\_scams/financial\\_scams\\_3155.html](http://travel.state.gov/travel/cis_pa_tw/financial_scams/financial_scams_3155.html). You may also wish to visit this website for more information about fake conferences and scholarships: <http://www.joewein.net/419/419-fake-conferences.htm>. This appears to be a classic Advance Fee Fraud, or Nigerian 409 Scam, and the address that you provided in Illinois was used in another, similar scam about three years ago.

There were a number of warning signs that could alert you that there was a problem in this case:

- First, the people who contacted you said that they would make arrangements for you to receive visas through an attorney and outside normal channels. We do not issue non-immigrant visas under any circumstances to people who do not apply through the standard procedure of going through TBC Bank and attending an interview, which is the only way to determine whether you may qualify for a non-immigrant visa. Please be advised that there is no such office as the “US Immigration Department, Visa Section.”
- Second, you were asked to pay the conference fees through a money transfer. Most conferences in the United States accept registration fees via credit card, and most do not cover travel expenses or assist with visas for their participants.
- Third, (and it would be difficult for you know this), but none of the persons who contacted you, nor their NGO, actually exist. If you ever have questions about an invitation like this, please forward the information to me at [askconsultbilisi@state.gov](mailto:askconsultbilisi@state.gov) and I would be happy to look into it for you.
- Fourth, the correspondence in the case took place over the internet. Most advance fee scams begin when the scammer and the victim meet online.
- Fifth, the lawyer in the case referred to himself in his correspondence to you as a “Barrister” in Washington, DC. “Barrister” is a British, and not an American English term. Americans would probably say “Attorney at Law.”
- Finally, the language in the correspondence was supposed to be from a lawyer and professionals in the United States, but contained a great many grammatical errors in English.

All types of advance-fee scams have one point in common—the targeted person is led to believe that he or she has the chance to obtain something of personal value (financial reward, a trip, a romantic relationship, etc.) in return for a small up-front payment of money. While these scams originated in Nigeria, they have spread globally and target victims of all nationalities.

Below are some letters from other victims of similar scams:

Letter One—Received by the Consular Section in Lagos, Nigeria from a victim of an Advance Fee Fraud Scam: Fortunately, the Consular Section was able to advise this person in time that this was a scam.

*I have been told by Standard Trust International Bank PLC's Director of Foreign Operations that my brother died of a heart attack in April of this year. He had a very large deposit in his bank account, but did not leave any telephone numbers or emergency contacts up until they found me. I do have a brother working over in Nigeria in the oil industry and I haven't heard from him in a long time.*

*The bank and he advised me that to get the paperwork done I should contact one of their attorneys to get my brother's certificate of deposit put in my name. They gave me until the 18<sup>th</sup> to get this done.*

*The attorney needs a Western Union transfer from me for \$4200 before he could proceed. Can I send the money to you so you can send it to this attorney?*

Letter Two—"Long Lost Inheritance Scam"-Scam letter sent to a potential victim, pretending to have a lot of money that the victim has "inherited." As the scam progresses, the thief will ask the victim to transfer money to assist with "bank fees" or "property transfer fees." Then the thief will take the money that gets sent and the victim will never hear from the thief again.

*I am Barrister F.A., a solicitor at law. I am the personal attorney to Late Mr. J.K., a national of your country, who was a contractor with the Shell Development Company. Hereinafter shall be referred to as my client. On the 21<sup>st</sup> of April 1998, my client, his wife and their three children were involved in a car accident. All occupants of the vehicle died on the spot. Ever since then I have made inquiries to your embassy to locate any of my client's extended relatives, but this has also proved unsuccessful. After these several unsuccessful attempts, I decided to track his last name over the internet, to locate any member of his family, hence I contacted you.*

*My client left a lot of money in banks here as well as many other properties worth millions of dollars. I have contacted you to repatriate the money and properties before they get confiscated or the bank accounts declared unserviceable.*

*I have all documents to this deposit and property all I require is your assistance to relocate especially his huge deposits. Your soonest response is anticipated.*

*Best regards,  
F.A. Esq.*

Letter Three—I received this e-mail in my personal e-mail box just last week from someone trying to scam me. In this one, they first tell me not to tell anybody what is happening, and then ask for a copy of my identification so they can steal my identity (and

probably eventually my bank account information so they can steal everything I have). Then they try to reassure me that they have a “Code of Conduct” and that this is safe. It’s not, and I sent this e-mail where it belongs—to the spam control people at Yahoo.

FROM THE OFFICE OF THE  
CHIEF AUDITOR TO THE PRESIDENT,  
INTERNATIONAL CREDIT SETTLEMENT,  
FEDERAL REPUBLIC OF NIGERIA.

ATTENTION BENEFICIARY,

WE HAVE BEEN INFORMED THAT YOU ARE STILL DEALING WITH THE NONE  
OFFICIALS IN THE BANK. YOUR ENTIRE ATTEMPT TO SECURE THE RELEASE OF THE  
FUND TO YOU. WE WISH TO ADVISE YOU THAT SUCH AN ILLEGAL ACT LIKE THIS  
HAS TO STOP IF YOU WISH TO RECEIVE YOUR PAYMENT SINCE WE HAVE DECIDED TO  
BRING A SOLUTION TO YOUR PROBLEM. RIGHT NOW WE HAVE ARRANGED YOUR  
PAYMENT THROUGH OUR SWIFT CARD PAYMENT CENTER ASIA PACIFIC, THAT IS THE  
LATEST INSTRUCTION FROM MR. PRESIDENT, CHIEF OLUSEGUN OBASANJO (GCFR)  
FEDERAL REPUBLIC OF NIGERIA, ECONOMIC AND FINANCIAL CRIMES COMMISSION  
(EFCC) AS WELL AS THE INTERPOL AND FBI.

THE ATM CARD PAYMENT CENTER HAS BEEN MANDATED TO ISSUE OUT  
\$10,500,000.00 AS PART PAYMENT FOR THIS FISCAL YEAR 2007. ALSO FOR  
YOUR INFORMATION, YOU HAVE TO STOP ANY FURTHER COMMUNICATION WITH ANY  
OTHER PERSON(S) OR OFFICE(S) TO AVOID ANY HITCHES IN RECEIVING YOUR  
PAYMENT. THIS CARD CENTER WILL SEND YOU AN ATM CARD, WHICH YOU WILL USE  
TO WITHDRAW YOUR MONEY IN ANY ATM MACHINE IN ANY PART OF THE WORLD, BUT  
THE MAXIMUM IS ONE THOUSAND, FIVE HUNDRED UNITED STATES DOLLARS PER  
DAY. SO IF YOU LIKE TO RECEIVE YOUR FUND IN THIS WAY, PLEASE LET US  
KNOW BY CONTACTING THE ATM PAYMENT DEPARTMENT DIRECTOR BY EMAIL ONLY  
AND ALSO SEND THE FOLLOWING INFORMATION AS LISTED BELOW.

1. FULL NAME
2. PHONE AND FAX NUMBER
3. ADDRESS TO SEND YOUR ATM CARD ((P.O BOX NOT ACCEPTABLE)
4. YOUR AGE AND CURRENT OCCUPATION
5. ATTACH COPY OF YOUR IDENTIFICATION

HOWEVER, KINDLY FIND BELOW THE CONTACT PERSON:  
PROFCHARLES SOLUDO  
GOVERNOR,  
CENTRAL BANK OF NIGERIA, (CBN)  
EMAIL: (deleted)

NOTE THAT BECAUSE OF IMPOSTORS, WE HEREBY ISSUED YOU OUR CODE OF CONDUCT, WHICH IS (ATM-811/CBN) SO YOU HAVE TO INDICATE THIS CODE WHEN CONTACTING THE CARD CENTER BY USING IT AS YOUR SUBJECT.

BEST REGARDS,  
DR. JENA GIWA,  
CHIEF AUDITOR TO THE PRESIDENT  
FEDERAL REPUBLIC OF NIGERIA

The bottom line is that anyone can become a victim of one of these scams. If someone contacts you like in the examples above claiming that they can provide something for you in return for a fee, you should be extremely wary. If something sounds too good to be true, then it probably is. People who run these scams prey on human nature—especially our desire to help others—and in return rob their victims blind.

If you feel that you have become a victim of one of these scams, please see the web links that I have provided above. If someone is promising visas, trips to conferences, or other potential scams to you in exchange for a fee, please send me an e-mail at [askconsultbilisi@state.gov](mailto:askconsultbilisi@state.gov).